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Certificate of Notice Page 1 of 3 Eastern District of Pennsylvania

Case No. 15-15167-mdc In re: Bonnie F. Gray Chapter 13 Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: John Page 1 of 1 Date Rcvd: Feb 14, 2018 Form ID: pdf900 Total Noticed: 9

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2018.

db +Bonnie F. Gray, 1510 Stanbridge Street, Norristown, PA 19401-5312 +Credit Acceptance Corporation, 25505 West Twelve Mile Rd, PO Box 513, cr Southfield, MI 48037-0513

+Pennsylvania Housing Finance Agency, c/o Leon P. Haller, Esq., 1719 North Front Street, cr

Harrisburg, PA 17102-2305

+U.S. BANK NATIONAL ASSOCIATION, ET Al, 13593752 c/o ANDREW F GORNALL, KML Law Group, P.C.,

701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,

Philadelphia, PA 19102-1595

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 15 2018 01:57:00 smg

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,

Harrisburg, PA 17128-0946

+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 15 2018 01:57:15 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Phil U.S. Attorney Office, smg

Philadelphia, PA 19106-4404

cr E-mail/PDF: gecsedi@recoverycorp.com Feb 15 2018 02:00:47 Synchrony Bank, 25 SE 2nd Avenue, Suite 1120, c/o Recovery Management Systems Corporat,

Miami, FL 33131-1605

E-mail/Text: blegal@phfa.org Feb 15 2018 01:57:10 13566889 PA Housing Finance Agency,

211 North Front Street, P.O. Box 15530, Harrisburg, PA 17105-5530

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, ET Al... agornall@kmllawgroup.com, bkgroup@kmllawgroup.com

DAVID B. SPITOFSKY on behalf of Debtor Bonnie F. Gray spitofskybk@verizon.net, spitofskylaw@verizon.net

KEVIN G. MCDONALD on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, ET Al...

KMcDonald@blankrome.com on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, ET Al... lhaller@pkh.com, LEON P. HALLER dmaurer@pkh.com;mgutshall@pkh.com

LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com

MATTEO SAMUEL WEINER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, ET Al... ${\tt bkgroup@kmllawgroup.com}$

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, ET Al... THOMAS I. PULEO

WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com WILLIAM EDWARD CRAIG on behalf of Creditor Credit Acceptance Corporation

ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10

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IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Bonnie F. Gray aka Bonnie F. Barfield

Debtor

CHAPTER 13

U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY)

Movant

NO. 15-15167 MDC

vs.

Bonnie F. Gray aka Bonnie F. Barfield

Debtor

11 U.S.C. Sections 362 and 1301

Clinton Gray

Co-Debtor

William C. Miller, Esq.

Trustee

ORDER

AND NOW, this 13 day of Fibruary, 2017, upon failure of Debtor, Co-Debtor, and the Trustee to file an answer or otherwise plead, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is granted and the automatic stay of all proceedings, as provided under Section 362 of Title 11 of the United States Code, as amended (the Bankruptcy Code), and the codebtor stay under Section 1301 of the Bankruptcy Code, are modified with respect to the subject premises located at 1510 Stanbridge Street, Norristown, PA 19401 ("Property"), to allow Movant, or its successor or assignee, to proceed with its rights and remedies under the terms of the subject mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Furthermore, the automatic stay, having been so modified, shall not prohibit any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) from taking any legal action to enforce or establish its right to possession of the Property.

Magaeline D. Communication United States Bankruptcy Judge

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Bonnie F. Gray aka Bonnie F. Barfield 1510 Stanbridge Street Norristown, PA 19401

Clinton Gray 1510 Stanbridge Street Norristown, PA 19401

David B. Spitofsky, Esq. 516 Swede Street Norristown, PA 19401

William C. Miller, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105

KML Law Group, P.C. SUITE 5000 - BNY MELLON INDEPENDENCE CENTER 701 MARKET STREET Philadelphia, PA 19106-1532